

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Joel V Macabenta
Lea N Macabenta
Debtor(s)

Case No. 16-20743

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/27/2016.
- 2) The plan was confirmed on 08/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/07/2018.
- 5) The case was dismissed on 01/18/2019.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,200.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,854.96
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$22,854.96

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,217.26
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,217.26

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARGON CREDIT	Unsecured	4,218.00	4,469.76	4,469.76	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	1,392.00	1,392.71	1,392.71	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	16,952.00	16,952.00	16,952.00	15,648.89	1,164.94
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	136.86	136.86	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,583.00	2,583.60	2,583.60	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	250.00	277.94	277.94	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	278.00	286.90	286.90	0.00	0.00
CAVALRY SPV I LLC	Unsecured	512.00	541.04	541.04	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	312.00	247.27	247.27	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	700.00	848.04	848.04	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	87.17	87.17	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	8,698.00	8,767.67	8,767.67	823.87	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	4,958.00	3,644.38	3,644.38	0.00	0.00
LVNV FUNDING	Unsecured	1,168.48	100.83	100.83	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	16,380.00	9,886.97	9,886.97	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,874.00	1,974.85	1,974.85	0.00	0.00
TATE & KIRLIN ASSOCIATES	Unsecured	128.00	NA	NA	0.00	0.00
TEHMING LIANG MD	Unsecured	205.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
SPEEDY CASH	Unsecured	700.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	192.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	278.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	430.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	4,108.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	1,501.00	NA	NA	0.00	0.00
I C SYSTEM INC	Unsecured	127.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ILLINOIS COLLECTION SERVICE	Unsecured	57.00	NA	NA	0.00	0.00
LENDGREEN	Unsecured	600.00	NA	NA	0.00	0.00
BLUEGREEN CORPORATION	Unsecured	8,910.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	2,413.00	NA	NA	0.00	0.00
SPEEDY CASH	Unsecured	700.00	1,004.83	1,004.83	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,952.00	\$15,648.89	\$1,164.94
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,952.00	\$15,648.89	\$1,164.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,767.67	\$823.87	\$0.00
TOTAL PRIORITY:	\$8,767.67	\$823.87	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,483.15	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,217.26</u>
Disbursements to Creditors	<u>\$17,637.70</u>
TOTAL DISBURSEMENTS :	<u>\$22,854.96</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/21/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.